



PATENT  
Customer No. 22,852  
Attorney Docket No. 08049.0005-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Leo J. CAMPBELL et al.	)	Group Art Unit: 2155
	)	
Application No.: 09/809,581	)	Examiner: Benjamin R. Bruckart
	)	
Filed: March 16, 2001	)	
	)	
For: METHODS AND SYSTEMS FOR	)	Confirmation No.: 5903
PROVIDING AN ELECTRONIC	)	
ACCOUNT TO A CUSTOMER	)	

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT / REPLY UNDER 37 C.F.R. § 1.111**

Applicants file this Amendment/Reply in response to the Office Action mailed on September 29, 2005, the period for response having been extended to March 29, 2006 by a Request for Extension of three (3) months and a fee payment filed concurrently herewith. Please amend the above-identified Application as follows:

Amendments to the Claims begin on page 2.

Remarks begin on page 12.